



General Assembly

February Session, 2010

Raised Bill No. 56

LCO No. 585

00585_____BA_

Referred to Committee on Banks

Introduced by:
(BA)

AN ACT CONCERNING CERTAIN BANK FEES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 36a-317b of the general statutes is repealed and
2 the following is substituted in lieu thereof (*Effective October 1, 2010*):

3 Each bank, as defined in section 36a-2, shall cash, at its main office
4 or any of its branch offices within this state, for any person any check
5 payable at such bank or drawn on an account held at the bank in an
6 amount up to and including [five hundred] fifty thousand dollars,
7 provided the check is presented for payment by the payee of the check,
8 there are sufficient available funds in the account on which the check
9 was drawn to pay the check, and the person cashing the check
10 provides adequate identification, and any information necessary for
11 the bank to meet any reporting or recordkeeping requirements, as
12 required by the bank. The bank may not require more than two forms
13 of identification if the person provides one of the following forms of
14 identification: (1) A current passport issued by the State Department of
15 the United States, (2) a current motor vehicle operator's license issued
16 pursuant to section 14-36, or (3) any current identity card issued by the

17 Department of Motor Vehicles in accordance with section 1-1h.
18 Notwithstanding the provisions of this section, the bank may
19 determine that it is reasonably necessary to refuse payment in order to
20 protect its customer or the bank against potential fraud or loss, or to
21 otherwise comply with applicable law. The bank shall not charge a fee
22 for cashing a check under this section.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2010	36a-317b

Statement of Purpose:

To prohibit a bank from charging a fee to cash checks that are in an amount up to and including fifty thousand dollars and drawn on the bank's account provided certain conditions are met.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]